

FINANCIAL PLANNING

- + Organize finances and cash flow management
- + Identify and plan for life goals
- + Saving needs to fund lifestyle
- + Implement customized strategic plan
- + Ongoing risk management
- + Charitable giving
- + Multi-generational wealth transfer
- + Consult on mortgage refinancing
- + Consult with commercial and personal financing lenders
- + Planning for employee stock options
- + Review of employee benefits
- + Bank lending including line of credit & collateralized loans

INVESTMENTS

- + Quantify investment objectives
- + Asset allocation strategies and rebalancing
- + Consolidated performance reporting
- + Investment manager evaluation and research
- + Retirement and non-retirement account allocation
- + Access to Bluemonte, our institutional-caliber personalized investment platform

FETCH! CLIENT PORTAL

- + Real time access to net worth, goals, financial plan via customized and interactive mobile-friendly client portal Fetch Financial Life Hub that aggregates all clients' information including assets not managed by advisor
- + Vault for organization of important documents

TAX

- + Tax planning by advising on taxes incurred when clients buy and sell assets
- + Advise on account type (IRA, ROTH, 529)
- + Advise on the timing of social security benefits

INSURANCE

- + Discuss and manage longevity risk and long-term care
- + Evaluate appropriate amount and type of insurance

EDUCATION

- + Educational events featuring RFG Advisory's Chief Investment Officer Rick Wedell
- + With Weekly, on-demand market commentary content
- + Personal consultation available for each client's situation

TRUST & ESTATE

- + Trust company or trustee selection
- + Coordinate communication with attorneys and CPAs
- + Estate planning
- + Lifetime gifting strategies

BUSINESS CONSULTING

- + Succession planning
- + Advise on mergers and acquisition opportunities
- + Advise on family business dynamics and sale of family business

YOUR TOP PRIORITIES

- + _____
- + _____
- + _____

ITEMS TO BE DISCUSSED:

SPECIAL NOTES